

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

AUDELIA A. STOUTAMIRE : Bankruptcy Case No. 19-24371TPA
: Chapter 13
Debtor(s) : Issued per the May 21, 2020 Proceeding
:
:

**ORDER CONFIRMING MODIFIED PLAN AND
SETTING DEADLINES FOR CERTAIN ACTIONS**

(I) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon the consent of the Debtor(s), the Chapter 13 **Plan dated December 5, 2019** is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you.

Additional Terms:

- (A) For the remainder of the Plan Term, the Plan payment is amended to be \$1705.00 as of June 2020. Debtor's Counsel shall file a motion to amend the income attachment order within five (5) days of the date of this Order.
- (B) The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the debtor successfully objects to the claim: Deutsche Bank (Cl 24); Allegheny County (Cl 23); City of Clarion (Cl 26).
- (C) The secured claim of Ally Bank (Cl 9) shall govern as to claim amount to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full.
- (D) Clarion City SD Claims 1-2, 2-2, and 3-2 all govern at statutory rate.
- (E) Non-specially classified unsecured to be paid 100%.
- (F) The special classification of student loan of the U.S. Department of Education to be paid as specially classified in the amount of \$193.15 per month as long term continuing debt subject to the following payment terms.
 - (1) The proposed monthly payment to the "specially classified claims" in the plan (which claims are to be treated as long term continuing debt) are to be held on reserve until payments begin to Part 5.1 unsecured creditors (which will be no later than the completion of payment of all priority creditors (if any));
 - (2) At the commencement of distributions to the specially classified and Part 5.1 unsecured creditors (collectively the "Unsecured Classes" the amount available for distribution (which includes the full amount reserved for the specially classified claims) shall be pro-rated among the members of the

Unsecured Classes (which proration shall be calculated on the total projected amount to be paid to each class during the plan term); and,

- (3) In the event of a dismissal of the case, the balance on hand held by the Trustee shall not be refunded to the Debtor(s) but shall, instead, be distributed to the Unsecured Classes consistent with the foregoing proration formula.

(2) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan: Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely..

D. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

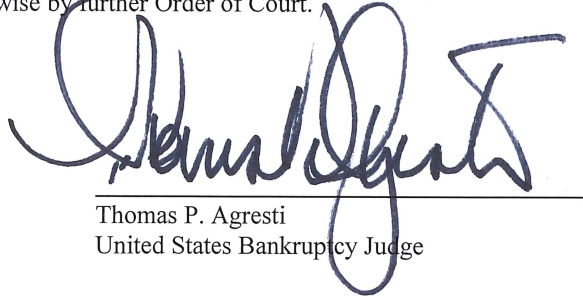
C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: May 28, 2020



Thomas P. Agresti
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Audelia A. Stoutamire
 Debtor

Case No. 19-24371-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: pdf900

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 Total Noticed: 65

Date Rcvd: May 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2020.

db +Audelia A. Stoutamire, 929 Gary Ave, Clairton, PA 15025-1107
 cr +Clairton City School District, GRB Law, 437 Grant Street 14th Floor, Frick Building,
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +Clairton School District, c/o McGrail & Associates, LLC, 1714 Lincoln Way,
 White Oak, PA 15131, UNITED STATES 15131-1716
 cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building,
 Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15154304 +AT&T, c/o Sequium Asset Solutions, 1130 North Chase Parkway, Suite 150,
 Marietta, GA 30067-6429
 15154301 Allegheny County Treasurer, c/o Jordan Tax Service, P.O. Box 200,
 Bethel Park, PA 15102-0200
 15154308 CBCS Collection Agency, P.O. Box 2724, Columbus, OH 43216-2724
 15154309 Chartwell - Pennsylvania, Po Box 360552, Pittsburgh, PA 15251-6552
 15154310 +City of Clairton, c/o McGrail & Assoc., 1714 Lincoln Way, McKeesport, PA 15131-1716
 15154311 +City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297
 15195666 +City of Clairton, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
 15183785 +Clairton City School District, GRB Law, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
 15154313 +Clairton School District, c/o McGrail & Assoc., 1714 Lincoln Way,
 McKeesport, PA 15131-1716
 15154315 +Continental Finance, c/o Holstead Financial Services, Po Box 828, Skokie, IL 60076-0828
 15183788 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh PA 15219-6101
 15154320 +Credit One Bank & LVNV Funding, c/o Sequium Asset Solutions, 1130 North Chase Parkway,
 Suite 150, Marietta, GA 30067-6429
 15154319 +Credit One Bank & LVNV Funding, c/o FBCS Inc., 330 South Warminster Road, Suite 353,
 Hatboro, PA 19040-3433
 15154322 Dr. David Weber, c/o Collection Service Center Inc., 839 5th Ave., Po Box 560,
 New Kensington, PA 15068-0560
 15154325 +GE Capital, c/o Midland Funding & Midland Credit, Po Box 2121, Warren, MI 48090-2121
 15154327 HSBC Card Services, Po Box 71104, Charlotte, NC 28272-1104
 15154329 +Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539
 15154332 Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
 15154333 Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
 15154334 +Proactive, c/o Northshore Agency Inc., 270 Spagnoli Road, Suite 110,
 Melville, NY 11747-3515
 15154335 Quest Diagnostics, Po Box 740717, Cincinnati, OH 45274-0717
 15154337 +State Collections Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
 15180340 UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
 15180418 UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
 15154339 +University of Pittsburgh Physicians, c/o Transworld Systems, 300 Cedar Ridge Drive,
 Suite 307, Pittsburgh, PA 15205-1159

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2020 04:51:55
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15182109 +E-mail/Text: g20956@att.com May 29 2020 04:55:38 AT&T Mobility II LLC,
 %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,
 BEDMINSTER, NJ. 07921-2693
 15154302 E-mail/Text: ally@ebn.phinsolutions.com May 29 2020 04:54:19 Ally Bank, P.O. Box 380902,
 Bloomington, MN 55438-0902
 15174720 E-mail/Text: ally@ebn.phinsolutions.com May 29 2020 04:54:19 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004
 15154303 +E-mail/Text: bkrpt@retrievalmasters.com May 29 2020 04:55:06 American Medical Collections,
 PO Box 1235, Elmsford, NY 10523-0935
 15187670 +E-mail/Text: csc.bankruptcy@amwater.com May 29 2020 04:55:52 American Water, P.O. Box 578,
 Alton, IL 62002-0578
 15154305 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 29 2020 04:52:47 Capital One Bank,
 PO Box 71083, Charlotte, NC 28272-1083
 15169193 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 29 2020 04:52:18
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15183456 +E-mail/Text: bankruptcy@cavps.com May 29 2020 04:55:29 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15154314 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2020 05:06:42
 Comenity Bank & World Shopping Network, World Financial Capital Bank,
 c/o Portfolio Recovery Assoc., Po Box 12914, Norfolk, VA 23541-0914
 15154316 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 29 2020 04:55:51
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 15154317 +E-mail/Text: bdsupport@creditmanagementcompany.com May 29 2020 04:55:33
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

District/off: 0315-2

User: bsil
Form ID: pdf900

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Total Noticed: 65

Date Rcvd: May 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15154318 E-mail/PDF: creditonebkn notifications@resurgent.com May 29 2020 04:52:52 Credit One Bank,
P.O. Box 98873, Las Vegas, NV 89193-8873
15185024 E-mail/Text: jennifer.chacon@sp servicing.com May 29 2020 04:55:55
Deutsche Bank National Trust Company et. al., c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250
15154321 E-mail/Text: Bankruptcy.Consumer@dish.com May 29 2020 04:55:05 Dish Network,
c/o ERC Collection Agency, Dept 0063, Palatine, IL 60055-0063
15154323 +E-mail/Text: kburkley@bernsteinlaw.com May 29 2020 04:55:46 Duquesne Light Company,
411 Seventh Avenue, Pittsburgh, PA 15219-1942
15182187 +E-mail/Text: kburkley@bernsteinlaw.com May 29 2020 04:55:46 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945
15154326 +E-mail/Text: GenesisFS@ebn.phinsolutions.com May 29 2020 04:55:55 Genesis Credit,
Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
15154324 E-mail/Text: JCAP_BNC_Notices@jcap.com May 29 2020 04:55:24 Fingerhut,
c/o Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15182009 E-mail/Text: JCAP_BNC_Notices@jcap.com May 29 2020 04:55:24 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
15154328 +E-mail/Text: notices@burt-law.com May 29 2020 04:55:52 Jefferson Capital Systems & Metabank,
c/o Law Office of Burton Neil, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
15177023 E-mail/Text: documentfiling@lciinc.com May 29 2020 04:54:22 Tea Olive, LLC, PO BOX 1931,
Burlingame, CA 94011
15180452 E-mail/PDF: resurgentbkn notifications@resurgent.com May 29 2020 04:52:26 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15181852 +E-mail/Text: bankruptcydpt@mcmcg.com May 29 2020 04:55:06 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
15154330 +E-mail/Text: electronicbkydocs@nelnet.net May 29 2020 04:55:15
Nelnet & US Dept. of Education, P.O. Box 82561, Lincoln, NE 68501-2561
15173611 E-mail/PDF: cbp@onemainfinancial.com May 29 2020 04:51:43 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
15154331 E-mail/PDF: cbp@onemainfinancial.com May 29 2020 04:52:09 One Main Financial, Po Box 64,
Evansville, IN 47701-0064
15171846 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 29 2020 04:51:54
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15181716 E-mail/Text: bnc-quantum@quantum3group.com May 29 2020 04:54:50
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15178467 E-mail/Text: bnc-quantum@quantum3group.com May 29 2020 04:54:50
Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788,
Kirkland, WA 98083-0788
15154336 E-mail/Text: jennifer.chacon@sp servicing.com May 29 2020 04:55:55
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15155129 +E-mail/PDF: gecsed@recoverycorp.com May 29 2020 04:51:47 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15154338 +E-mail/Text: bankruptcydepartment@tsico.com May 29 2020 04:55:42
The Dentistry of Pittsburgh, c/o Transworld Systems Inc., 500 Virginia Drive, Suite 514,
Fort Washington, PA 19034-2733
15154340 +E-mail/Text: BankruptcyNotice@upmc.edu May 29 2020 04:55:41 UPMC,
2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15154341 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 29 2020 04:54:43 Wayfair,
c/o Comenity Bank, PO Box 659617, San Antonio, TX 78265-9617

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15154306* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15154307* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15154312* +City of Clairton, 551 Ravensburg Boulevard, Clairton, PA 15025-1297

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: pdf900

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Total Noticed: 65

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Et Al... bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Clairton City School District jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com
Kenneth Steidl on behalf of Debtor Audelia A. Stoutamire julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Patricia Liptak McGrail on behalf of Creditor Clairton School District pmcgrail@plmoffice.com, tpontia@plmoffice.com; lkurka@plmoffice.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 9